Impact of Covid-19 on Livelihood and Social Life of Rural Private School Teachers: A Case of KPK Village

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Abstract

The study examines the impact of COVID-19 on livelihood and socio-economic life of rural private school teachers in Kheshgi village of District Nowshera, KPK. An exploratory study is conducted by collecting primary data on 117 private school teachers. The study found that economic and social life of respondents is greatly affected by COVID-19 pandemic. The primary and secondary income sources of these teachers were greatly affected. As result, 81 percent teachers faced difficulties in managing their daily expenses, 60 percent reduced spending on food, 66 percent reduced spending on non-food necessities, 65 percent used past savings to meet the expenditures and 5 percent borrowed from their friends or relatives. The saving ratio decreased from 35 percent to 12 percent after COVID-19. In addition, the pandemic also resulted into psychological issues that affected their social life. The social interaction with friends and relatives was greatly restricted, the motivation for teaching profession also reduced, the relationship with family members was also adversely affected. This worse economic and social life have resulted from prolonged lockdowns causing joblessness, income loss from primary as well as secondary sources and inability to get benefit from government welfare programme. The study suggest that government should intervene through provision of subsidized food and non-food essential items that can provide cushion to rural communities as compensation for income loss. In addition, there must be active involvement of community services to prevent the adverse psychological affects resulting from economic loss and lockdowns.

Keywords: livelihood, economic life, social life, COVID-19

1. Introduction

In December 2019, the symptoms of COVID-19 first appeared in the Chinese province of Hubei's Wuhan city. On January 3, 2020, a sum of 44 cases of pneumonia were reported with unknown cause and most of them were the dealers or sellers from Wuhan, Huanan seafood wholesale market. The World Health Organization (WHO) along with authorities of China diverted their focus on it, discovered a new virus and named it novel coronavirus (2019-nCov). China declared the first death of 61 years old man by COVID on January 11, who was working in the wholesale seafood market. According to World Health Organization (2020a), this pandemic spread across the globe in rapid and accelerative pace. On January 30, 2020, the World Health Organization classified this crisis a public health emergency of international concern (Dryhurst et. al., 2020: 995). The International Committee on Taxonomy of Virus designated it as "*severe acute respiratory syndrome coronavirus-2"* (Huang et al., 2020). Then a name COVID-19 was declared by WHO on 11 February, for a novel coronavirus disease and WHO also declared COVID-19 a pandemic on 11th March (World Health Organization, 2020b). The outbreak of COVID-19 disturbed the economic, social, political, religious, and financial structures globally. The economies of developed countries like UK, US, China, Japan, Italy, France, Germany, and many others have also been affected by this pandemic.

According to the Latin American Center for Rural Development COVID-19 pandemic has caused income reductions in almost 70 percent of households. It concluded that in Latin America household's access to good-quality and nutritious food was affected negatively. 50 percent of the Latin American households were eating less meat and fish, fresh fruit, and vegetables due to a decline in income and increased food prices. 25 percent people increased consumption of cheaper food which significantly worsened their diet and most of the households had to sell their assets or take loans to recover from loss of income.

Pakistan was particularly susceptible to this pandemic because it shared economic, religious, and physical borders with two of the first countries affected by this pandemic i.e., Iran and China. When the crisis

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escalated in Iran, thousands of migrants left for Pakistan creating an emergency at the border. According to NIH (2020) and Rasheed et al. (2021), number of affected cases soared with a tremendous speed. In response to this pandemic, National Action Plan was presented on 12 February 2020 by Ministry of National Health Services, Regulation and Coordination Pakistan. The main purpose was to boost the emergency preparedness with a quick and appropriate response to the rising COVID-19 cases. Table 1 provides the data of COVID-19 cases for December 2021.

Table 1. COVID-19 cases in Pakistan (December 2021)

Provinces	Cases which are confirmed	Cases which are active	Deaths	Recoveries
AJK	34,606	42	743	33,821
Balochistan	33,531	43	363	33,125
GB	10,426	16	186	10,224
Islamabad	108,117	369	962	106,786
KPK	180,661	711	5,889	174,061
Punjab	443,839	3,338	13,051	427,450
Sindh	477,869	4,599	7,636	465,634

Source: The Ministry of National Health Services, Regulation and coordination, 2021.

The outbreak of COVID-19 pandemic not only affected the health sector but multiple sectors of Pakistan which mainly include tourism, manufacturing, finance, agriculture, as well as education along with many other sub-sectors. Resultantly, the livelihood of 7.1 million workers was affected with an estimated rise of 33.7 percent poverty level in Pakistan (Rasheed et al., 2020). According to Tadesse & Muluye (2020), COVID-19 significantly affected the education system whether it is developed or underdeveloped country. Every nation's growth is based on its system of education. Most educational institutions like schools, colleges as well as universities throughout the globe were closed to prevent the COVID-19 epidemic from transmission. The shutdown of the school presented a challenge especially for those whose livelihood and income source was attached with the private schools especially. It was announced on March 13, 2020, that the schools and educational institutions in Pakistan will remain closed due to COVID-19 lockdowns (Latif & Sajid, 2020). Due to this closing down, the learning process of students and teaching process of teachers stopped completely, especially in remote and rural areas of Pakistan with no proper facility of online teaching. As a result, many teachers at private schools lost their jobs permanently or temporarily or a major cut was made in their salaries as these schools stopped receiving student fees due to the lockdown.

The Kheshgi village is one of the backward areas of the KPK, but the people are getting awareness about the importance of education and school enrollment is increasing with the passage of time along with opening of more private schools. The increase in number of private schools is also playing role in employment generation. This village has fewer public primary, middle, secondary and higher schools. There were only 2-3 private schools ten years ago but recently this number has increased to twenty with 11 high schools and 9 primary and middle schools. The strength in some high schools is approximately one thousand students and in others it is about 700 students. The strength in primary and middle is approximately 300, on average. The natives of this area who are degree holders in intermediate, bachelors or higher degree are associated with these schools and working as teachers. The inability to secure a permanent job, nepotism, reduced affordability of higher education and financial crisis has forced some of them to quit after matric and intermediate studies and start working as teachers in primary and secondary private schools. Those having a master's degree are working in high schools.

The Kheshgi village is one of the backward areas of District Nowshera and willingness to pay for school fees by the natives is also low. Therefore, teachers associated with private schools are earning marginally to support their families and expenses. The COVID-19 pandemic effects were global and multi-sectorial as well as local. The local effects have been mainly due to the lockdowns. There have been no

alternatives such as online teaching due to the limited resources. As a result, parents stopped paying fee to the schools which gave a setback to the school revenues. Resultantly, many private school teachers lost their jobs temporarily or permanently and others experience a major cut in their salaries. This adversely affected the livelihood and social life of private school teachers. In addition, the households' capacity to consume nutritious food also got limited by restricting the expenditures from income loss. These households were forcefully shifted to low-calories cheaper foods. The objective of present study is to explore the COVID-19 lockdown effects on the livelihood of rural private school teachers in Kheshgi village of KPK and its effects on their social life.

2. Literature Review

This section provides a review of existing literature that explores the COVID-19 spread and the likely impact on socio-economics lives of the people. A recent study by Ali, Ahmad, and Hassan (2020) explored the trend in COVID-19 spread in Pakistan and community's perceptions of the pandemic affecting socioeconomic lives in mountainous area of Pakistan. This study concluded that a rise in COVID-19 cases and lockdowns in Pakistan had significant impact on the lives of people of Gilgit-Baltistan. The challenges faced by such communities are decrease in income, financial uncertainty, fear of job loss, insecurity of food and inability to manage daily expenses. It was also revealed that there is a need for adequate health care facilities, direct financial assistance, food assistance, and the provision of necessities of life at reasonable prices. According to Sakamoto et al., (2020), poor people in urban areas and the rural poor who rely on daily income for livelihood who were among the most vulnerable victims of COVID-19 lockdown. A study by Kittiprapas (2022) analyzed the impact of COVID-19 on the socioeconomic life of poor households in Bangkok. The study examined that these poor households suffered substantially form job and income losses as well as faced growing debt and poverty rates along with physical and mental problem. The significant contributors were unemployment and income loss.

Hossain (2021) discovered that the livelihood of Bangladeshi people was negatively affected by COVID-19. It was also discovered that poverty and unemployment increased in both rural and urban regions of the country as many individuals who were employed in the informal sector had lost their jobs during COVID-19 epidemic. It was further argued that many people not only lost their livelihoods but also forced to change careers by taking less-paying positions. Using David Easton's input-output approach Amusan and Agunyai (2021) found that all of the key components of food security are at risk during COVID-19 pandemic lockdown such as accessibility, stability, utility and affordability. The adverse impact was due to disturbance in food supplies, reduced purchasing power of household's loss of income. In addition, panic buying and shortages in food supplies led into higher food prices. The higher prices pushed many households to choose low-nutrient foods. Food security has various chain consequences for households, societies, State, and the world. Economic crisis continues to damage livelihoods. External vulnerabilities are a concern for low- and middle-income countries. As a result, the economic recovery becomes difficult even after the pandemic has passed because the impact is periodically long-lasting. Acute hunger is mostly caused by economic shocks. The global per capita incomes are expected to decline, forcing millions of people into extreme poverty. Blake & Wadhwa (2020) mentioned in their study that 88 million more people are expected to live in extreme poverty because of COVID-19 with the number rising to 115 million in the worst-case scenario.

According to Osendarp (2020), the COVID-19 pandemic is a combination of three crises in one. The first one is that because of economic crisis there is income losses, a reduction in global GDP and job losses. The second is food crisis in terms of decreased amount food availability in market and disruption in food supply chain, particularly healthy foods, and increased food prices. Third, due to the health crisis and accompanying lockdowns, availability to health and nutrition services gets constrained as resources get allocated to front-line COVID-19 prevention and treatment. On the other hand, Hossain (2022) analyzed that employees in private education institutes have also been severely affected. The job loss and income loss has occurred due to inability of schools to collect fees as parents either did not pay the fee in lockdown or students dropped out of schools. So, these teachers resort to informal work mostly as daily wage earners which may

contribute towards poverty. The study by Erfurth and Ridge (2020) on UAE revealed that parents of school children are also under stress because they lost their jobs and little money left to pay for school fees. So, the private schools are under financial pressure due to the reduction or even absence of fees to pay.

A descriptive cross-sectional study by Rabacal, Oducado & Tamdang (2020) on Philippines explored that COVID-19 epidemic affected the quality of life of 139 qualified teachers, with a focus on their mental health. The major outcome in this study was the measurement of COVID-19 impact on Quality of Life (COVID19-QoL). The study found that COVID-19 had a moderate impact on the teachers' QoL but differed significantly on the degree program. However, the impact did not differ substantially by age, sex, marital status, job status, and monthly pay. According to Allen, Jerrim, and Sims (2020) concluded that COVID-19 negatively affected teachers' mental wellbeing especially the private school teachers. In addition, it was found that the work-related anxiety was greater among female teachers as compared to male teachers. According to Rasul et al. (2021), COVID-19 outbreak had a significant negative impact on human health and economic activity. It posed greatest risk to the lives of most vulnerable and marginalized populations. The risks of hunger and food insecurity had risen along with unemployment and depth of poverty. Schotte & Zizzamia (2022) explored the impact of COVID-19 and related policy measures on livelihood of poor households of South Africa and it was found that pandemic has further increased economic vulnerability of poor households. The economic disruption of the informal sector undercut survivalist livelihood options. The co-variate nature of shock rendered informal insurance systems and social networks ineffective, and many became dependent on government assistance. Shepherd (2022) explained that COVID-19 pandemic has been linked to an increase in both food insecurity and depression symptoms in South Africa as well as worldwide.

3. Research Design

3.1. Data Collection

Study Area and Target Population

The study area is Kheshgi village in District Nowshera of Peshawar Division, Khyber Pakhtunkhwa (KPK). Nowshera covers a total area of 1,748 sq.km. According to 2017 census, it had 1,520,995 residents with 783,035 men and 737,834 females. Total rural population is 1,181,460 (78 percent) and urban population is 339,535 (22 percent). The literacy rate is 58 percent.[‡] Kheshgi village is located between two districts, Nowshera and Charsadda, at the brink of River Kabul. This village is divided into two regions: Kheshgi Payan (lower village) and Kheshgi Bala (upper village). The profession of most people of this village includes agriculture farming, livestock farming and small-scale business (retail shops) and schoolteachers. There are almost 20 private schools in this village of Nowshera. The COVID-19 pandemic has affected almost all communities and sectors. The target group of this study is the community of rural private school teachers as the lockdown impact was school closure which adversely affected teachers in terms of job loss or income reduction.

Questionnaire

Primary data is collected through questionnaire. A questionnaire was designed by observing ground realities of the study area. The questionnaire is divided into three sections ass demographic profile of respondents, impact of COVID-19 on livelihood and impact of COVID-19 on social life. The Likert Scale is used to rank order the responses along with some questions on list variables, nominal variables, and scale variables. The questions include school type, staff categories, family characteristics and demographics, income sources, saving and expenditure, government assistance program, social interaction, mood swings, relationship with others. The SPSS software is used to undertake the analysis through cross tabulation, pie charts, bar charts and frequency distribution.

Scale of Analysis

The scale of analysis is two regions of Kheshgi village i.e., Kheshgi Bala and Khesghi Payan. At first, the pilot survey was conducted from the respondents of both these regions. The questionnaire was

[‡] The statistics are retrieved from Pakistan Bureau of Statistics website (https://www.pbs.gov.pk/census-2017-district-wise/results/017)

modified based on pilot survey. The ethics of research were also taken into consideration before administration of questionnaires. The method of face-to-face survey was used to conduct this survey due to which response rate on questionnaire filling was good. Some schools allowed the researcher and facilitated to meet respondents to conduct on-campus survey while others did not give consent for on-campus survey. Under such circumstances, the snowball sampling was used to locate and meet the respondents anonymously to fill the questionnaire. The sample included teachers who worked in twenty different private schools of Kheshgi village.

Sampling Frame

The survey was conducted over a period of three weeks, it started from 31st of January 2022 to 21st of February 2022. The first half of the day (9:00 am to 1:00pm) was used to conduct the on-campus survey while for those respondents who were found through references the evening time (5:00 pm to 7:00 pm) was used as they were available out of school to participate anonymously in the survey.

Snowball Sampling

To conduct the field survey, non-probability sampling was adopted because some private school owners were hesitant to share the employment ratio while others did not allow the conduct of on-campus survey. Therefore, snowball sampling was used to find case to case participants. In this method, the selection of additional respondents is based on referrals from the initial participants, relatives, and friends. A close-ended questionnaire was designed, and data was collected from 117 schoolteachers. The respondents were assured about confidentiality and data protection privacy and responses to be used solely for research purpose. The questionnaire was discussed with respondents in Urdu as well as Pashto for better understanding by locals. The data is representative of both male and female gender.

3.2 Description of Variables

The data is collected on demographics and family profiles of respondents along with various indicators on livelihood and quality of social life. The livelihood is described as the abilities and activities necessary to gain assets which includes material and social resources, such as drinkable water, health facilities, food, housing, educational opportunities, and time for community engagement. A person's social life is made up of all relationships they have with people, including their friends, neighbors, family, and strangers and it includes activities where one interacts with people for fun and enjoyment other than work. The details on variables are provided in Table 2.

Table 2. Description of variables

Variables	Description
Employment Type	The variable is captured in terms of school category (Primary/Middle/ Secondary), category of staff (Primary/Middle/Secondary), and length of service
Demographics	The data is collected on gender, age, marital status, and qualifications
Household Profile	It measures the family type (joint/nuclear), family head, total household members, income earners in the household, total number of dependents (children and old age)
Pre- and Post-COVID Livelihood	It is measured in terms of primary and secondary sources of income, the impact of COVID-19 on primary and secondary sources of income, impact on post-COVID savings through changes in income sources, changes in working hours, and change in occupation
Post-COVID Expenditures	The data is collected on change in expenditures and how the expenditures are managed with changes in income sources (such as using past savings, selling of household items/assets, borrowing, reduction in expenditures on food/non-food items, inability of pay utility bills).
Government Emergency Cash Programme (Ehsaas)	The respondents were asked about their eligibly for Ehsaas Programme and whether they applied and received the cash entitlement.

Pre- and Post-COVID Quality of Social life	The data is collected on multiple indicators to measure quality of social life such as social interaction with friends and family, motivation to continue in same profession, being angry/happy/anxious/worried/contended while interacting with people, quarrelling or having conflicts with family and friends.

Source: Authors' own effort.

4. Analysis

4.1. Reliability of Data

Cronbach's alpha is the most common gauge for measuring reliability of scale items where 0 shows no consistency and 1 represents perfect consistency. According to Bland & Altman, (1997), the value of alpha (α) greater than 0.7 is acceptable. The value of Cronbach's alpha of this study is 82.7 percent which depicts internal consistency of data.

4.2. Impact of COVID-19 on Livelihood

The impact of COVID-19 pandemic on livelihood of respondents is explored by observing the changes in primary and secondary sources of income as well as changes in expenditures, consumption, and savings. The total number of respondents is 117 consisting of 59 percent male and 41 percent female. The detailed profile of the sample is provided in Table 3.

Table 3. Demographic and Household Profile of Respondents

Variables	Number	Percentage
Category of School		
Primary	21	18%
Middle	32	27%
Secondary	28	24%
All	36	31%
Category of Staff		
Primary	28	24%
Middle	24	21%
Secondary	22	19%
Middle and Secondary	12	10%
All	31	27%
Gender		
Male	69	59%
Female	48	41%
Age (Years)		
20 to 25	43	37%
26 to 30	38	32%
31 to 35	19	16%
36 to 40	10	9%
41 to 45	4	3%
Above 45	3	3%
Marital status		
Single	72	62%
Married	45	38%
Highest Qualification		
Matric	2	2%
FA/FSc	12	10%

BA/BSc	18	15%
MA/MSc	77	66%
Others (Diploma)	8	7%
Family Type		
Nuclear family	30	26%
Joint family	87	74%
Length of service		
Less than 1 year	31	27%
2 to 5 years	52	44%
6 to 9 years	15	13%
10 to 13 years	12	10%
14 to 16 years	5	4%
17 to 20 years	1	1%
Above 20 years	1	1%
Are you the head of your family?		
Yes	34	29%
No	83	71%
Number of people living in your household (who regularly share food, income, and expenses)		
1 to 3	19	16%
4 to 6	40	35%
7 to 9	31	27%
Above 10	26	22%
Are there any other income earners in your family?		
Yes	91	78%
No	25	22%
Are there older persons?		
Yes	92	55%
No	25	45%
Are there children in your family?		
Yes	64	79%
No	52	21%

Source: Authors' own work.

Table 4. Dependency Ratio of Household

Income earners		**Older persons**		**Children**	
Number	Percent	Number	Percent	Number	Percent
1	28%	1	50%	1 to 2	37%
2	33%	2	39%	3 to 4	24%
3	24%	3	3%	5 to 6	27%
4	10%	4	5%	Above 6	12%
5	3%	5	3%		
6	2%				

Source: Authors' own work

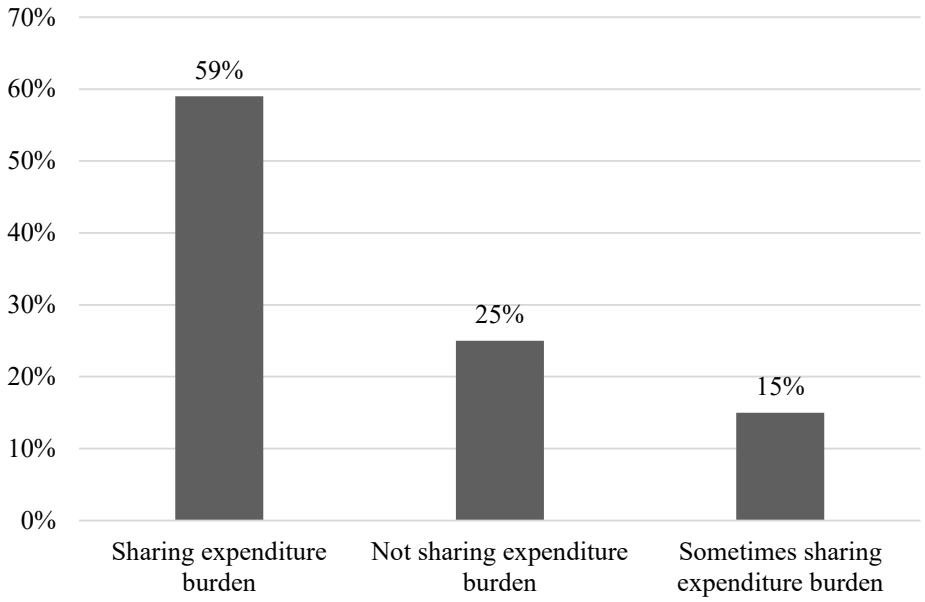
It was found that majority of schoolteachers (66 percent) are MA/MSc qualified while some are BA/BSc graduates. Due to lack of opportunities and employment, a great deal of qualified youth of this village is restricted to work as private school teachers at a minimal salary. There were 44 percent respondents having experience of 2 to years 5 years. Some were newly hired with an experience of less than 1 year. Fewer were having an experience of more than 14 years of teaching. The dependency ratio of household was also

found and given in Table 4. There were 78 percent teachers also had other income earners in their families whereas 59 percent of those other income earners were sharing burden of expenditure with respondents while one fourth (25 percent) were not sharing expenditures with them as shown in below Figure 1.

The respondents' pre- and post-COVID saving was also compared, and the results are provided in Table 5. Even before this pandemic, the saving of respondents was not good enough despite having some alternative sources of income other than school teaching. The saving largely depended on the expenses arising from large number of dependents in the household because 74 percent respondents belonged to joint family system. The distribution by dependency and savings is provided in Figure 2.

The respondents were spending almost all their earnings on basic necessities to fulfill the needs of their families even before COVID-19 and very limited income was left for savings. When pandemic affected their primary and secondary sources it reduced their saving further, rather many dissaved by borrowing from family and friends. They were not able to save during COVID-19 as 27 percent of them temporarily lost their jobs and had no alternative sources of income. Few respondents were having alternative sources, but they lost their jobs permanently.

Figure 1. Income Earners' Share in Household Expenditure Other than Respondents



Source: Authors' own work.

Table 5. Saving Ratio of Respondents

Response	Pre COVID-19	Post COVID-19
Yes	35%	12%
No	53%	86%
Sometimes	12%	3%

Source: Authors' own work.

Some had even alternative sources and retained jobs, but they also could not save during COVID as shown in Table 6. Dossche, Georgarakos, Kolndrekaj, and Tavares (2022) also showed that most of the households were not able to increase the savings during COVID-19 pandemic and some even decreased their savings. Martin, Markhvida, Hallegatte and Walsh (2020) also found a significant decrease in consumption as well as savings along with an increase in poverty. The results are however contradictory with Francis-Devine (2021) analysis on UK economy as it was found that there was slight dissaving in year 2020 but overall people had saved more as precautionary motive due to heightened uncertainty and limited spending.

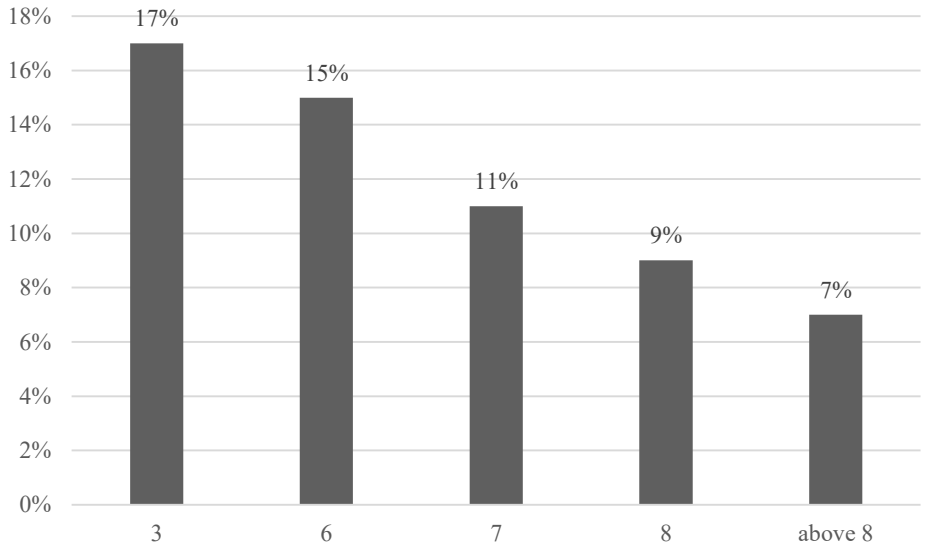
Table 6. Factors Affecting Households' Saving During COVID-19

Other sources of income	Percentage of respondents with no savings
Temporary job and having alternative income source	19%
Temporary job loss and no alternative income source	27%
Permanent job loss and having alternative income source	4%
Job retained and having alternative income source	18%
Job retained but having no alternative income source	17%

Source: Authors' own work.

Figure 3 shows that primary income source was affected for 83 percent of respondents by COVID-19. Many of these respondents were earning income as salaries from teaching in private schools and had work experience of approximately five years.

Figure 2. Saving Rate and Number of Dependents in Joint Families



Source: Authors' own work.

Figure 3. Impact of COVID-19 on Primary Source of Income

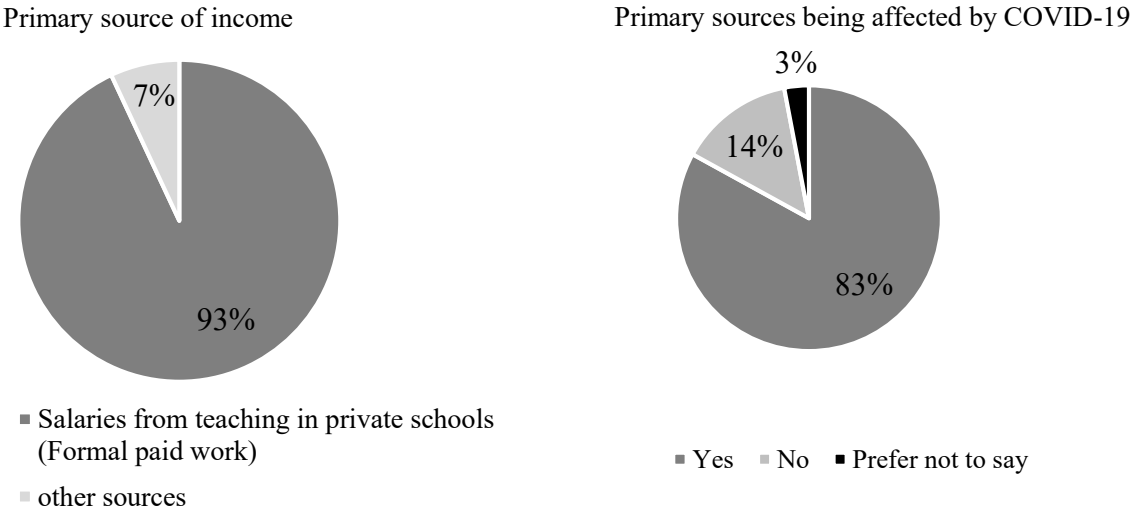


Table 7. COVID-19 Impact on Primary Sources and Coping Strategies

Steps taken to cope with income reduction	Percentage
Didn't need alternative income source	33%
Dependent on family and friends	37%
Engaged in informal work	1%
Earned wage in temporary job	4%
Worked as daily wage earner	2%
Other sources	7%

Source: Authors' own work

It is observed in Table 7 that primary income sources of 37 percent respondents were affected by COVID-19, but they did not engage in alternative sources. Some got dependent on their families and friends to meet their expenses. It is because the secondary sources of majority of these respondents (68 percent) have already been worsened by COVID-19 pandemic as shown in Figure 4. So, they were adversely affected in both cases and could not be engaged in alternative sources of earning during COVID-19. Resultantly, they got dependent on their families which added to their worries. Approximately, there were 33 percent teachers whose primary source of income was affected along with the secondary source. They did not engage in alternative sources of income because they were emotionally affected with the loss of both income sources and the rising anxiety and stress demotivated them to search for alternatives work. Around 7 percent teachers got engaged in informal work largely the daily wage earners when their primary income source was affected by COVID-19. Other alternative sources included home tuition and crop farming**.**

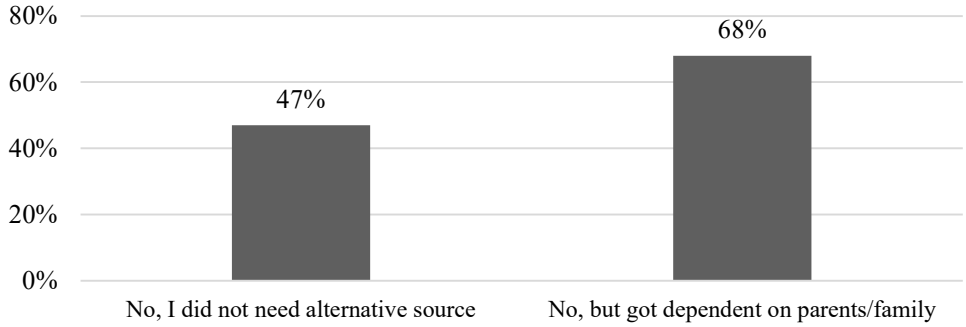
Table 8. The Extent of Reduction in Salaries during COVID-19 Pandemic

Reduction in income	School salary as a primary source of income	Other sources
100%	11%	1%
75%	16%	1%
50%	25%	3%
25%	38%	0%
No reduction	5%	0%

Source**:** Authors' own work.

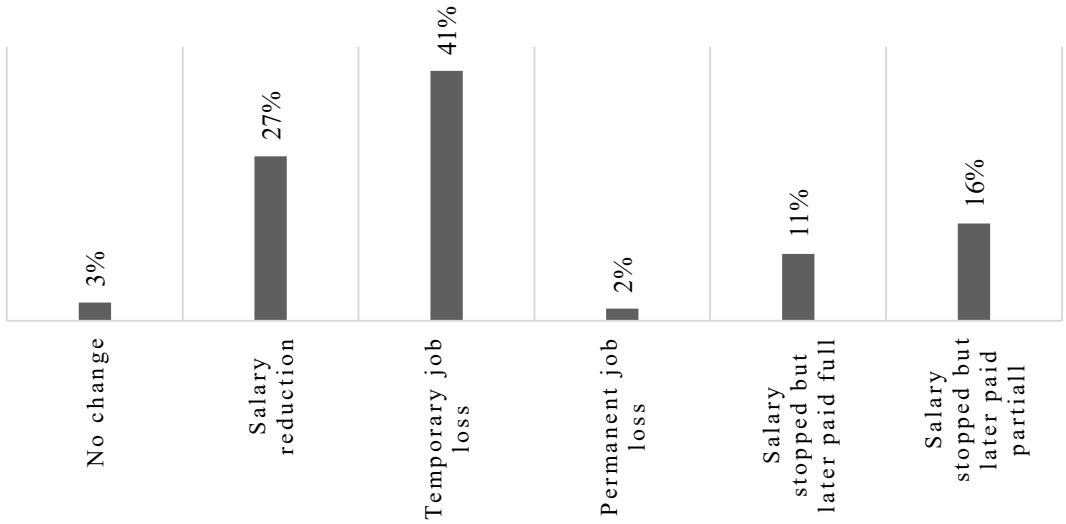
As shown in Table 8, the major reduction in income has been from school salary. 52 percent of respondents faced a reduction of more than 50 percent or complete stoppage of salaries. Those respondents who had secondary sources of earnings, did not find much reduction in their overall income. There were 38 percent respondents who experienced approximately 25 percent reduction in their salaries. This is because when the schools got closed due to COVID-19 lockdowns, the parents did not send their children to schools. In addition, there was no online education in Kheshgi village. Therefore, the willingness to pay school fees declined. As a result, the owners of private schools took multiple measures to overcome their losses by either stopping teacher's salaries, making a cut in salary, or laying off the teachers permanently. Figure 5 shows percentage distribution in terms of temporary job loss, salary reduction/stoppage or permanent job loss.

Figure 4. Reason for Not Engaging in Alternative Sources



Source: Authors' own work

Figure 5. Decomposition of the Effects on Primary Income Source



Source: Authors' own work.

The loss of teaching job and salary reduction has affected the economic life of private school teachers as illustrated in Figure 6. The major findings are that 72 percent teachers have shared that their expenses are affected by COVID-19, and they were unable to meet household needs completely. To meet the expenses, 26 percent used their past savings, 36 percent borrowed from friends/family and 10 percent searched out for alternative work to meet their expenses. Secondly, it was found that 75 percent teachers did not engage in other occupations during COVID-19 to meet their expenses while 16 percent engaged in part time home tuition to meet their expenses. Due to job loss and salary reduction during COVID-19 pandemic, the study found that private school teachers of Kheshgi village managed their expenses by changing consumption pattern and managing finances through other sources including borrowing and use of past savings.

Figure 6. Impact of Job Loss and Salaries Reduction/Stoppage on Expenses

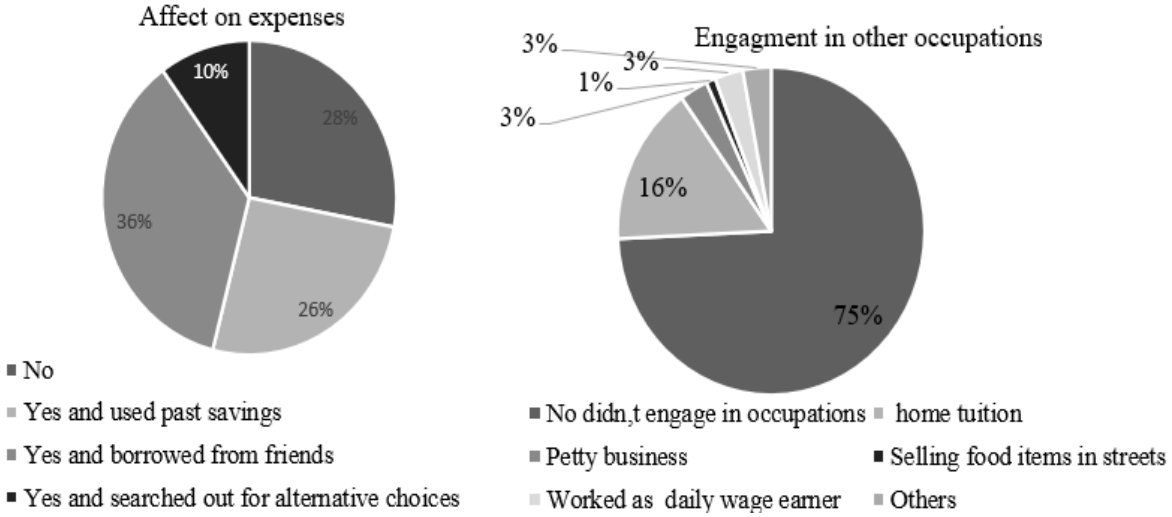


Table 9 shows that the quality of life of private school teachers and their household was adversely affected in terms of less calorie intake and increased vulnerability to illness and diseases as 45 percent respondents were unable to support the medication of ill member of their families. In addition, the major cut they made in their expenses was on less spending on basic items such as clothing and shoes etc. Not only food intake was reduced but they had to shift towards lesser quality food. Almost half of the respondents

were unable to pay utility bills (electricity and gas bills) which had a cascading effect on debt liability as they were meeting their expenses by borrowing from family and friends. Martin, Markhvida, Hallegatte and Walsh (2020) also examined a significant decrease in consumption expenditures. Similarly, Roll et al. (2022) found that during COVID-19 the inability to pay utility bills was much higher in US as compared to Israel but food insecurity was higher in bo9th countries.

It is observed from Table 10 that the large number of respondents (81 percent) felt difficulties in managing expenditure during COVID-19. To tackle these challenges and manage finances, more than half of the respondents used their past savings, half of them borrowed from the relatives and 27 percent respondents sold their assets to meet the expenses during COVID-19. The assets which they sold include bicycle, mobiles, laptops, LEDs, bikes, computers, printer, generator, electric stabilizer, stitching machines, jewelry, television, air conditioner, and furniture.

Table 9. Changes in Consumption Pattern

Less spending on food	60%
Less spending on clothing, shoes etc.	66%
Unable to pay utility bills	49%
Unable to support medication	45%
Refrained from good food	54%
Less food consumption	49%

Source: Authors' own work.

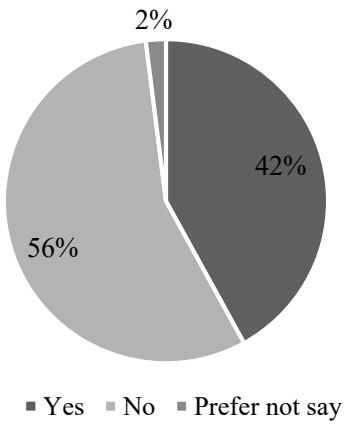
Table 10. Managing Finances through Other Sources

Difficulties in managing expenditures	81%
Sold assets	27%
Borrowed from relatives	50%
Used past savings	65%

Source: Authors' own work.

Figure 7 shows that most of the respondents (56 percent) were not having secondary sources of income while less than half (42 percent) had secondary sources. It is mentioned in Table 11 that those having secondary sources of income, majority of them were engaged in home tuition, taxi driving, selling food items, tailoring or daily wage earners. 27 percent respondents were self-employed and doing petty businesses like food stalls, retails shops etc. to seek extra source of earning. Some respondents were engaged in livestock and crop farming as secondary sources of income to meet their basic needs.

Figure 7. Ratio of Respondents having Secondary Source of Income



Source: Authors' own work.

Table 12 shows that majority of respondents who had livestock farming as secondary source and 50 percent involved in crop farming faced slight reduction in income during pandemic and 25 percent

experienced large reduction in income in both types of farming. The proportion that was largely affected by COVID-19 were those involved in petty businesses. On the other hand, among the self-employed, half of them said COVID has affected their income negatively. Those who were involved in other sources like home tuition, taxi driving, selling food items, tailoring, and daily wage earning, their secondary sources were also greatly reduced by COVID-19 as confirmed by almost 50 percent of respondents. The respondents who already suffered loss of primary income source from school teaching, their earnings from secondary sources were reduced as well. Asegie, Adisalem and Eshetu (2021) also found that pandemic forced many to cease livelihood activities such as daily labor, small businesses, livestock trading etc.

Table 11. Secondary Sources Affected Negatively by COVID-19

Secondary sources	Percentage share
Livestock farming	8%
Crop farming	17%
Petty businesses or self employed	27%
Others	48%

Source**:** Authors' own work.

Table 12. Impact of COVID-19 on Secondary Sources of Income

	Not affected	Slightly affected	Largely affected
Livestock farming	-	75%	25%
Crop farming	25%	50%	25%
Petty business	11%	33%	56%
Self employed	25%	25%	50%
Others	9%	43%	48%

Source: Authors' own work.

4.3. Social Impact of COVID-19

It is difficult to measure or directly quantify the social life of respondents due to subjectivity, but the study has used some indictors to measure the impact of COVID-19 on social life. These indicators are about social interaction, motivation for continuing the profession, mood swings, life satisfaction of respondents and their relationship with male and female members of family. These questions were about pre and post COVID -19 impact and asked by using Likert scale. The responses are summarized in Table 13.

Table 13. Impact of COVID-19 on Social Lives

	Pre-COVID	Post-COVID
Social interaction	79%	10%
Motivation for teaching	84%	28%
Mood swings (calmness and patience)	90%	42%
Satisfaction and happiness	86%	17%

Source: Authors' own work

When the effects of pre and post COVID-19 were compared, it has been found that social life of rural private school teachers in Kheshgi region was adversely affected. The social interaction with people outside home was 79 percent before the COVID-19 while their social interaction decreased to 10 percent after COVID-19. Majority of respondents i.e., 84 percent were motivated for continuing the teaching profession before COVID-19, but this number decreased to 28 percent during the pandemic. This is because COVID-19 impacted their primary sources of income, their expenditures pattern, and secondary sources as well. The COVID-19 also affected their mental being because many respondents used to remain calm, patient, happy and contented before COVID-19 but when this pandemic affected their economic life, they also become impatient, angry, anxious, and worried. COVID-19 has also worsened their relationship with male and female members of their family as 45 percent respondents agreed that their relationship has been affected with male members and 43 percent respondents agreed that their relationship has been affected with female members due to COVID-19. These adverse effects of pandemic were transferred to other members of the families associated with them. According to this study, these social life problems are the obvious results of jobless, salaries loss from primary sources, greater loss of secondary sources and prolonged lockdowns due

to COVID-19. Some respondents were also of the view that anxiety and mood swings might have also given rise to domestic violence and increased dropout level of their children or siblings from schools or colleges.

4.4. Role of Government Assistance Program

The Government of Pakistan introduced in-hand cash program for the assistance of lower-class families by the name of *Ehsaas* program**.** This program was introduced to improve underperforming areas and lessen disparity. The program is intended for those who are orphans, widowed, homeless, very poor, and crippled, at risk of going without medical care, jobless, and impoverished people who are ill and undernourished, students from low-income families, as well as poor women and elderly people. This strategy also aims to improve poverty-stricken communities.

The four pillars of the poverty-reduction plan of *Ehsaas* are the following: combating elite capture, making the political system function for equality, providing safety nets for vulnerable populations, securing employment and livelihoods, and developing human capital.[§] When asked about perception on whether people from neighborhood have applied for *Ehsaas* program then 79 percent provided a positive response towards this perception.

Table 14 shows the responses regarding *Ehsaas* government assistance program. 51 percent respondents were eligible for program out of which only 35 percent applied for this program. Those who applied for the government assistance, only 10 percent respondents received the fund while 45 percent did not received fund and remining did not provide any response. 30 percent respondents were not eligible for *Ehsaas* program and 19 percent were unaware about the program. 44 percent respondents did not apply for the *Ehsaas* program and 21 percent did not respond to the query. 78 percent said that they have no access to other welfare programs of government like Benazir Income support or any other.

Approximately 44 percent respondents did not apply for *Ehsaas* program because they had secondary sources of income like crop farming, livestock, petty businesses, self-employment, and other sources as shown in Figure 8. The other sources are, home tuition, taxi driving, selling food items, tailoring,

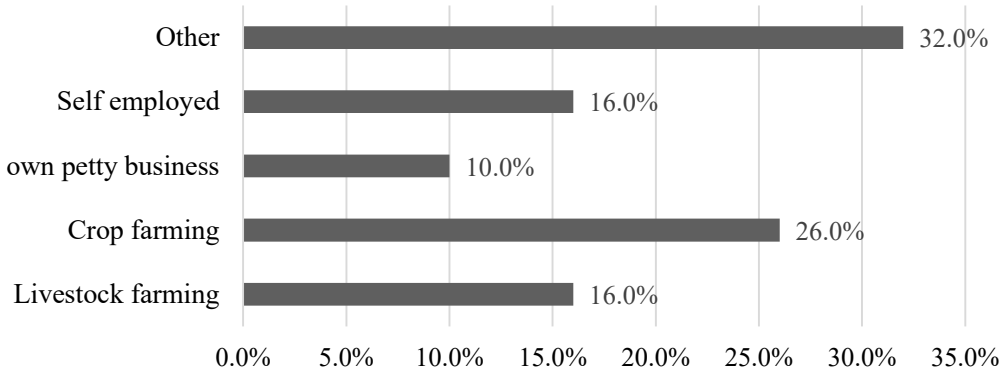
Table 14. *Ehsaas* Assistance Program Reach to the Kheshgi Area

Eligibility	
Eligible	51%
Not eligible	30%
Not aware	19%
Applied for Ehsaas Program	
Yes	35%
Received funds	10%
Not received fund	45%
No response	45%
No	44%
No response	21%
No access to other welfare programs	78%

Source: Authors' own work.

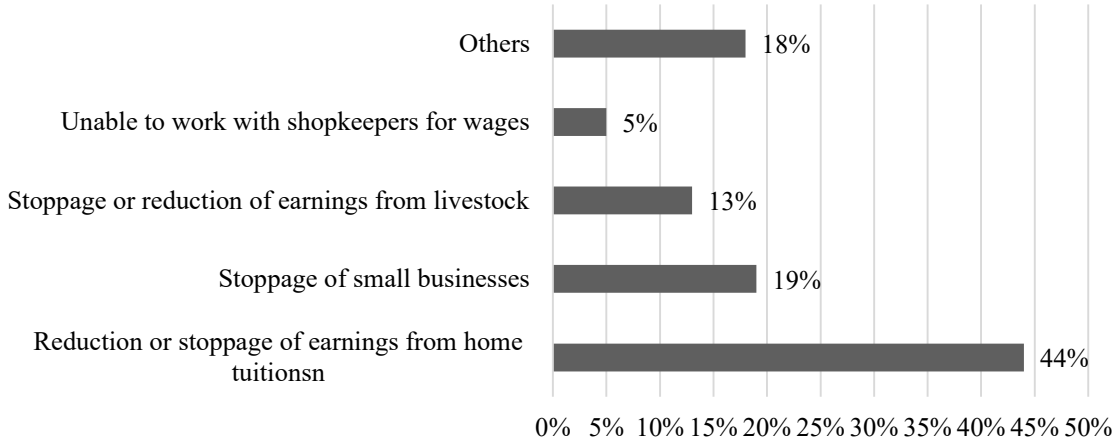
[§] The Official Web Gateway to Pakistan

Figure 8. Secondary Income Sources Who Did Not Apply for Government Assistance



Source: Authors' own work.

Figure 9. **COVID-19 Impact on Secondary Sources of Income**



Source: Author's own work.

imamaat, and daily wage earning. Nevertheless, COVID-19 crisis also crippled these secondary sources of income, which can be seen in Figure 9. The extra earning from home tuitions of most of the respondents have been reduced or stopped during this pandemic. The secondary earnings of some of the respondents from small businesses like selling food items or running food stalls etc., have also been stopped due to COVID-19. Some respondents who used to work with shopkeepers for daily wages, as part time job along with their teaching profession, have also faced difficulties in continuing their work during COVID-19 pandemic. The study explored that under such crucial situations during COVID-19 lockdown the primary sources, secondary sources, expenditure management, saving, consumption pattern and social life all were adversely affected. The respondents mostly used their past savings or borrowing from relatives and friends etc.

5. Conclusion and Recommendations

This study analyzed the impacts of COVID-19 on livelihood and social life of rural private school teachers of Kheshgi village of district Nowshera, KPK, Pakistan. This pandemic has greatly affected the economic and social life of a marginalized community of rural private school teachers in this study area. Most of these teachers are welly qualified with graduate and post graduate degrees and having 2 to 5 years of teaching experience on average. The livelihood of these teachers mainly depends upon the salaries from the private schools. But when schools closed due to lockdowns of COVID-19, there was no alternative of online education, their salaries stopped, and they felt the harsh conditions in their lives. Salaries of almost 50 percent respondents reduced by more than 50 percent. The salary of 41 percent teachers was totally stopped that resulted from job loss and 48 percent respondents who had secondary sources of income like livestock

farming, crop farming, home tuition or small business were also affected by COVID-19. The earnings from home tuitions reduced by 44 percent. The petty businesses of 19 percent respondents also closed down, and earnings from livestock also reduced by 13 percent.

The savings were also affected adversely which reduced from 35 percent before COVID-19 to 12 percent after pandemic. In addition, 81 percent respondents felt difficulties in managing their household expenditure especially those who had larger number of dependents. Therefore, they had to change their consumption pattern along with managing finances through other sources. Their food consumption has been reduced by 49 percent and spending on necessary items reduced by 66 percent. In addition, 49 percent faced difficulties in paying utility bills, 54 percent refrained from good food, 45 percent were unable to support the medication of ill family members, 65 percent used their past saving, 50 percent borrowed from relatives or friends and 27 percent teachers sold their household items and assets. COVID-19 also affected the social life of respondent along with some psychological issues. Some were also discouraged and thought of leaving teaching profession. The relationship of respondents with other family members also worsened and they become angrier, frustrated, and dissatisfied after COVID-19. There was a government introduced welfare program as well, but only small proportion got benefited which did not have a considerable impact on the livelihoods of this community. It was found that 78 percent respondents did not have any access to welfare packages from government.

Based on the outcome of this study some relief measures are suggested for the rural population who get adversely affected by a pandemic. There need to be a powerful union of rural private school teachers which can engage in negotiation with foreign organizations and government institutions so that their jobs can be protected. There should be some food stamp programs which have long term effects instead of temporary cash transfer. Some food measures are required to as people tend to shift low quality food in addition to less food intake. There should be facilities of low-interest loans for those people whose livelihood is lost or face reduced income to meet their expenditures as many had to ask for informal loans from family and friends. It is the need of hour to engage rural private schoolteachers in some vocational training or technical skills so that they could combat adverse effects in case of any pandemic or calamities by getting self-employed to mitigate its adverse effects.

6. Limitations and Future Directions

This study is based on primary data which requires a great deal of time and cost to conduct the field survey. Such constraints compelled the researcher to conduct this study only in the Kheshgi areas of District Nowshera. Most of the respondents of this village did not have facilities like smart phones, internet connection and modern technology which led the researcher to conduct face-to-face survey in this modern digitalized era. This was a micro level study which only focused on private school teachers of only one village. This study is confined only to the socioeconomic factors which are impacted by COVID-19. This type of study can be done in other rural areas of different provinces of Pakistan if the cost and other constraints are tackled and targeting a greater sample size.

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